

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on March 12, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brittnii Monee Roots  
113 Shreveport Rd.  
Richmond, VA 23223

Case Number: 14-31284-KRH  
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)  
No(s)/Complete EIN:  
xxx-xx-7845

Attorney for Debtor(s) (name and address):

Seth Jackson Marks  
Pagano & Marks, P.C.  
4510 S. Laburnum Ave.  
Richmond, VA 23231  
Telephone number: 804-447-1002

Bankruptcy Trustee (name and address):

Roy M. Terry Jr.  
Sands Anderson PC  
P.O. Box 2188  
Richmond, VA 23218-2188  
Telephone number: (804) 648-1636

**Meeting of Creditors:**

Date: **April 21, 2014**

Time: **09:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:**  
**June 20, 2014**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Address of the Bankruptcy Clerk's Office:**

701 East Broad Street  
Richmond, VA 23219

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**McVCIS 24-hour case information:**

Toll Free 1-866-222-8029

Date: March 13, 2014

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

|  |  |
|--|--|
| Filing of Chapter 7 Bankruptcy Case  | A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.   |
| <b>Legal Advice</b>  | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.   |
| Creditors Generally May Not Take Certain Actions   | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.  |
| Presumption of Abuse   | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.  |
| Meeting of Creditors   | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.  |
| Do Not File a Proof of Claim at This Time  | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.<br><i>Do not include this notice with any filing you make with the court.</i>  |
| Creditor with a Foreign Address  | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.  |
| Discharge of Debts   | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline. |
| Exempt Property  | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.   |
| Bankruptcy Clerk's Office  | Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.  |
| <b>— — Refer to Other Side for Important Deadlines and Notices — —</b>   |  |
| <p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p> |  |

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Brittnii Monee Roots  
DebtorCase No. 14-31284-KRH  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: bullockn  
Form ID: B9APage 1 of 1  
Total Noticed: 21

Date Rcvd: Mar 13, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2014.

db  
12259868 +Brittnii Monee Roots, 113 Shreveport Rd., Richmond, VA 23223-3394  
+Central Credit/Penn Cr, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988  
12259870 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
(address filed with court: Dominion Virginia Power, PO Box 26543, Richmond, VA 23290-0000)  
12259871 ++HENRICO FEDERAL CREDIT UNION, ATTN ASSET PROTECTION DEPARTMENT, 9401 WEST BROAD STREET,  
HENRICO VA 23294-5331  
(address filed with court: Henrico Fcu, 8611 Dixon Powers, Richmond, VA 23228-0000)  
12259873 +OneMain Financial, P.O. BOX 183172, Columbus, OH 43218-3172  
12259875 +Richmond City GDC, 400 N. 9th Street, 2nd Floor, Suite 203, Richmond, VA 23219-1540  
12262998 +U.S. Attorney, 600 E. Main St., 18th Flr, Richmond, VA 23219-2430  
12259876 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860  
12259869 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156  
(address filed with court: Commonwealth of Virginia, Dept of Taxation, PO 2369,  
Richmond, VA 23218-0000)  
12259879 Virginia Commonwealth Unver, Student Accounting Dept, PO Box 843036,  
Richmond, VA 23284-3036  
12259881 +West End Ob & Gyn, 7603 Forest Avenue, Suite 101, Richmond, VA 23229-4943

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: smarksster@gmail.com Mar 14 2014 02:51:30 Seth Jackson Marks,  
Pagano & Marks, P.C., 4510 S. Laburnum Ave., Richmond, VA 23231  
tr EDI: QRMTERRY.COM Mar 14 2014 02:38:00 Roy M. Terry, Jr., Sands Anderson PC,  
P.O. Box 2188, Richmond, VA 23218-2188  
12259865 EDI: BANKAMER.COM Mar 14 2014 02:38:00 Bank of America, P.O. Box 53148,  
Phoenix, AZ 85072-3148  
12259866 +EDI: TSYS2.COM Mar 14 2014 02:38:00 Barclays Bank Delaware, Attn: Bankruptcy,  
P.O. Box 8801, Wilmington, DE 19899-8801  
12259867 +EDI: CAPITALONE.COM Mar 14 2014 02:38:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
Po Box 30285, Salt Lake City, UT 84130-0285  
12259872 +EDI: MID8.COM Mar 14 2014 02:38:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
12259874 +E-mail/Text: colleen.atkinson@rmscollect.com Mar 14 2014 02:53:02 Receivable Management,  
Pob 17305, Richmond, VA 23226-7305  
12259877 +EDI: AFNIVERIZONE.COM Mar 14 2014 02:38:00 Verizon, 500 Technology Dr Ste 30,  
Weldon Spring, MO 63304-2225  
12259878 +EDI: WFNNB.COM Mar 14 2014 02:38:00 Victoria's Secret, Attention: Bankruptcy,  
Po Box 182125, Columbus, OH 43218-2125  
12259880 +EDI: WFFC.COM Mar 14 2014 02:38:00 Wells Fargo Hm Mortgag, Po Box 10335,  
Des Moines, IA 50306-0335

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2014 at the address(es) listed below:

Roy M. Terry, Jr. rterry@sandsanderson.com, gcross@sandsanderson.com;rterry@ecf.epiqsystems.com  
Seth Jackson Marks on behalf of Debtor Brittnii Monee Roots smarksster@gmail.com,  
hearl@paganomarks.com;smarks@paganomarks.com;btate@paganomarks.com;kdodson@paganomarks.com

TOTAL: 2